

## Fill in this information to identify the case:

Debtor 1 Ann Elizabeth Nadeau

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of TX  
(State)

Case number 18-32958-sgj13

## Official Form 410S2

**Notice of Postpetition Mortgage Fees, Expenses, and Charges** 12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. BANK TRUST NATIONAL ASSOCIATION,  
AS TRUSTEE OF THE IGLOO SERIES III TRUST

Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account: 0 9 1 8

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☒ No

☐ Yes. Date of the last notice: \_\_\_\_/\_\_\_\_/\_\_\_\_

**Part 1: Itemize Postpetition Fees, Expenses, and Charges**

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case or ruled on by the bankruptcy court.

Description	Dates incurred	Amount
1. Late charges	_____	(1) \$ _____
2. Non-sufficient funds (NSF) fees	_____	(2) \$ _____
3. Attorney fees	<u>2/7/2019</u>	(3) \$ <u>500.00</u>
4. Filing fees and court costs	_____	(4) \$ _____
5. Bankruptcy/Proof of claim fees	_____	(5) \$ _____
6. Appraisal/Broker's price opinion fees	_____	(6) \$ _____
7. Property inspection fees	_____	(7) \$ _____
8. Tax advances (non-escrow)	_____	(8) \$ _____
9. Insurance advances (non-escrow)	_____	(9) \$ _____
10. Property preservation expenses. Specify: _____	_____	(10) \$ _____
11. Other. Specify: <u>Property Taxes</u>	<u>1/8/2019</u>	(11) \$ <u>15,469.32</u>
12. Other. Specify: _____	_____	(12) \$ _____
13. Other. Specify: _____	_____	(13) \$ _____
14. Other. Specify: _____	_____	(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 Ann Elizabeth Nadeau  
First Name Middle Name Last Name

Case number (if known) 18-32958-sgj13

**Part 2: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Michelle R. Ghidotti-Gonsalves  
Signature

Date 5 / 17 / 2019

Print: Michelle R. Ghidotti-Gonsalves  
First Name Middle Name Last Name

Title Authorized Agent

Company Ghidotti|Berger LLP

Address 1920 Old Tustin Avenue  
Number Street  
Santa Ana CA 92705  
City State ZIP Code

Contact phone (949) 427 - 2010

Email mghidotti@ghidottiberger.com

**The Law Offices of Michelle Ghidotti**

5120 E. La Palma Avenue, Suite 206

Anaheim Hills, CA 92807 0000

Phone No: (949) 354-2601

Fax No: (949) 200-4381

**Bankruptcy - Bankruptcy Services - INVOICE**

BSI Financial Services Inc.  
 Bob Jablonski  
 1425 Greenway Drive  
 Irving, TX 75038

Re: STEPHEN GERARD  
 NADEAU  
 900 BRISTOL CT  
 SOUTHLAKE, TX 76092

Loan #: Redacted  
 Loan Type: Conventional  
 Inv. ID / Cat. ID: Redacted  
 Cost Center:  
 CONV Case No:  
 GSE Code:  
 GSE REO Rem. Code:

Original Mortgage Amount: \$0.00  
 Litigation Status Code:  
 Man Code:

BK Case No: 18-32958  
 BK Chapter: 13

Invoice #: Nadeau-23371  
 Invoice Status: Check Confirmed  
 Input By: Heidi Montalvo  
 Date Submitted: 2/22/2019  
 Invoice Date: 2/22/2019  
 Vendor Ref #: GHIDLAW  
 Vendor Code:  
 Payee Code: Redacted  
 Type: Non Judicial  
 Referral Date: 10/1/2018

Acquisition Date:  
 Paid in Full Date: N/A  
 Foreclosure Removal: N/A  
 HiType  
 Class Code

Invoice ID: Redacted  
 Asset Number:  
 Outsourcer:

SubmittedDate	1st Reviewed Date	Last Reviewed	Accepted Date	Approved Date	Chk Requested	Chk Confirmed
2/22/2019	5/8/2019	5/8/2019	2/22/2019	2/25/2019	2/25/2019	2/26/2019

Fee Description(s)	W/H Aff.Ind	Item Date	Qty	Item Price	Orig. Billed	Adjust	Net
Attorney Fees - Prepare Objection to Chap.13 Plan		02/07/2019	1	\$500.00	\$500.00	\$0.00	\$500.00

**Note: Recoverable - Flat Fee - Plan Objection Ch 13**

					\$500.00	\$0.00	\$500.00
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<b>Total:</b>					\$500.00	\$0.00	\$500.00
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**Invoice Level Exceptions**

None

**Invoice Level Comment**

None



Case 18-02333-36155 Filed 05/17/19 Entered 05/17/19 14:58:05 Page 4 of 8  
**WENDY BURGESS**  
**TARRANT COUNTY**  
**TAX ASSESSOR-COLLECTOR**

100 E. Weatherford, Fort Worth, TX 76196  
 (817) 884-1100  
 e-mail:taxoffice@tarrantcounty.com  
 web:www.tarrantcounty.com

**DATE: 05/08/2019**

**2018 TAX STATEMENT**

**IN GOD WE TRUST**

V1.10

Redacted

LEGAL: STONE LAKES ADDITION BLOCK 8  
 LOT 81

**e-STATEMENT**



Visit our website for online credit card and eCheck payments  
 Pay by phone at 817-884-1110

OWNER: NADEAU ANN ELIZABETH  
 PARCEL ADDRESS: 0000900 BRISTOL CT  
 EXEMPTIONS: HS001

LAND VALUE	IMPROVEMENT VAL	APPRAISED VAL				
150,000	528,115	678,115				
TAXING ENTITIES	APPRAISED VALUE	EXEMPTION AMOUNT	TAXABLE VALUE	TAX RATE PER \$100	BASE TAX	TAXES DUE CURRENTLY
SOUTHLAKE CITY	678,115	135,623	542,492	0.447000	2424.94	0.00
TARRANT COUNTY	678,115	0	678,115	0.234000	1586.79	0.00
T C HOSPITAL	678,115	0	678,115	0.224429	1521.89	0.00
T C COLLEGE	678,115	0	678,115	0.136070	922.71	0.00
CARROLL ISD	678,115	25,000	653,115	1.380000	9012.99	0.00
TOTAL TAXES					15,469.32	0.00

**TOTAL AMOUNT DUE 0.00**  
**INCLUDES PAYMENTS RECEIVED**

IF YOU ARE 65 YEARS OF AGE OR OLDER OR ARE DISABLED, AND YOU OCCUPY THE PROPERTY DESCRIBED IN THIS DOCUMENT AS YOUR RESIDENCE HOMESTEAD, YOU SHOULD CONTACT THE APPRAISAL DISTRICT REGARDING ANY ENTITLEMENT YOU MAY HAVE TO A POSTPONEMENT IN THE PAYMENT OF THESE TAXES.

**\*\*YOUR CHECK WILL BE CONVERTED INTO AN ELECTRONIC FUND TRANSFER\*\***

NADEAU ANN ELIZABETH

Redacted

**RETURN WITH PAYMENT**

**PAY THIS AMOUNT**

**\$0.00**

Delinquent after: 1/31/2019

IF PAID IN	AMOUNT DUE
JUN	0.00
JUL	0.00

Make checks payable to:  
 WENDY BURGESS. TAX-ASSESSOR-COLLECTOR  
 PO BOX 961018  
 FORT WORTH TX 76161-0018

Redacted

Michelle R. Ghidotti-Gonsalves, Esq. (SBN 27180)

GHIDOTTI | BERGER LLP

1920 Old Tustin Ave.

Santa Ana, CA 92705

Ph: (949) 427-2010

Fax: (949) 427-2732

mghidotti@ghidottiberger.com

Attorney for Creditor

U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF THE IGLOO SERIES  
III TRUST

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS - DALLAS DIVISION

In Re:	)	CASE NO.: 18-32958-sgj13
	)	
Ann Elizabeth Nadeau,	)	CHAPTER 13
	)	
Debtor.	)	<b>CERTIFICATE OF SERVICE</b>
	)	
	)	
	)	
	)	
	)	
	)	
	)	

**CERTIFICATE OF SERVICE**

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Avenue, Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On May 17, 2019 I served the following documents described as:

• **NOTICE OF POSTPETITION MORTGAGE FEES, EXPENSES, AND CHARGES**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

<b>Debtor</b> Ann Elizabeth Nadeau 900 Bristol Court Southlake, TX 76092	<b>Trustee</b> Thomas Powers 105 Decker Court, Ste 1150 Irving, TX 75062
<b>Debtor's Counsel</b> Marcus B. Leinart Leinart Law Firm 11520 N. Central Expressway Suite 212 Dallas, TX 75243	<b>U.S. Trustee</b> United States Trustee 1100 Commerce Street Room 976 Dallas, TX 75242

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

       Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on May 17, 2019 at Santa Ana, California

/s / Enrique Alarcon  
Enrique Alarcon